

In re:
Kathleen G Morgan
Debtor(s)

Case No. 19-15824-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 30, 2020

User: Adminstra
Form ID: 213

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2021:

Recip ID	Recipient Name and Address
db	+ Kathleen G Morgan, 9 West Shore Court, Landenberg, PA 19350-9333

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 31 2020 02:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 31 2020 02:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 31 2020 02:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2020 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	

District/off: 0313-2

User: Adminstra

Page 2 of 2

Date Rcvd: Dec 30, 2020

Form ID: 213

Total Noticed: 4

christine.shubert@comcast.net J100@ecfbis.com

JOSEPH F. CLAFFY

on behalf of Debtor Kathleen G Morgan claffylaw@gmail.com claffylaw@aol.com;claffylawecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re:

Chapter: 7

Kathleen G Morgan

Debtor(s)

Case No: 19-15824-amc

ORDER

AND NOW, WHEREAS 11 U.S.C. § 727(a)(11) provides that the court shall not grant a discharge to an individual debtor who has failed to complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111, subject to certain exceptions to this requirement,

AND the Debtor(s) has/have not asserted that an exception to the requirement is applicable in this case,

AND Bankruptcy Rule 1007(c) requires that the Debtor(s) file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate Official Form,

AND notice was given to the Debtor(s) that this case would be closed without the entry of a discharge order unless the Debtor(s), by a date certain, filed the statement regarding completion of a course in personal financial management as required by Rule 1007(c),

AND the Debtor(s) has/have not filed the statement regarding completion of a course in personal financial management required by Bankruptcy Rule 1007(c) by the date set forth in the court's prior notice and has/have not otherwise responded to the Notice,

AND it appearing that the trustee in the above entitled matter has filed his/her report and the trustee has performed all other duties required in the administration of the Debtor(s)' estate,

It is hereby ORDERED that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is **CLOSED without the entry of an order of discharge**. See Bankruptcy Rule 4004(c)(1)(H).

12/30/20

For The Court

Ashely M. Chan

Judge ,United States Bankruptcy
Court